

SERFF Tracking Number:	AEGB-125661447	State:	Arkansas
Filing Company:	Life Investors Insurance Company of America	State Tracking Number:	39126
Company Tracking Number:	CR10 0807		
TOI:	L04I Individual Life - Term	Sub-TOI:	L04I.500 Other
Product Name:	CR10 0807		
Project Name/Number:	Childrens Benefit Rider/CR10 0807		

Filing at a Glance

Company: Life Investors Insurance Company of America

Product Name: CR10 0807

TOI: L04I Individual Life - Term

Sub-TOI: L04I.500 Other

Filing Type: Form

SERFF Tr Num: AEGB-125661447 State: ArkansasLH

SERFF Status: Closed

Co Tr Num: CR10 0807

Co Status:

Author: Mara Carberry

Date Submitted: 05/29/2008

State Tr Num: 39126

State Status: Filed-Closed

Reviewer(s): Linda Bird

Disposition Date: 06/11/2008

Disposition Status: Accepted For
Informational Purposes

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Childrens Benefit Rider

Project Number: CR10 0807

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/11/2008

State Status Changed: 06/11/2008

Corresponding Filing Tracking Number: CR10 0807

Filing Description:

May 19, 2008

Arkansas Insurance Department

1200 West Third Street

Little Rock, AR 72201

Attn.: Policy Examination Division (Individual Life)

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 05/19/2008

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

RE: LIFE INVESTORS INSURANCE COMPANY OF AMERICA NAIC #468-64130

SERFF Tracking Number: AEGB-125661447 State: Arkansas
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Company Tracking Number: CR10 0807
TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other
Product Name: CR10 0807
Project Name/Number: Childrens Benefit Rider/CR10 0807

Form Number: CR10 0807 – Children's Benefit Rider

INFORMATIONAL FILING

Dear Sir/Madam:

Your department approved the above-referenced form on September 12, 2007. We have discovered an error. The following text was inadvertently left off page 1 of the submitted rider form:

BENEFICIARY - The Beneficiary of this Rider shall be the Insured under the Policy. If the Insured dies before the Insured Child, the Beneficiary shall be the estate of the Insured Child.

We are attaching a sample of the revised rider form for your records. This rider form will replace the form that was provided in the initial filing. This is an informational filing only and we certify that there have been no other changes made to the rider form and that no riders have been issued to date.

We appreciate your assistance with this matter.

Sincerely,

LIFE INVESTORS INSURANCE COMPANY OF AMERICA

Mara Carberry
Policy Analyst
Contract Development
(319) 355-3497 (collect)
Fax #: (319) 369-2501
mcarberry@aegonusa.com

Company and Contact

Filing Contact Information

Mara Carberry, Analyst I

mcarberry@aegonusa.com

SERFF Tracking Number: AEGB-125661447 State: Arkansas
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TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other
Product Name: CR10 0807
Project Name/Number: Childrens Benefit Rider/CR10 0807

4333 Edgewood Rd. NE (319) 355-3497 [Phone]
Cedar Rapids, IA 52499 (319) 355-2501[FAX]

Filing Company Information

Life Investors Insurance Company of America CoCode: 64130 State of Domicile: Iowa
4333 Edgewood Road, N.E. Group Code: 468 Company Type:
Cedar Rapids, IA 52499 Group Name: State ID Number:
(319) 398-7888 ext. [Phone] FEIN Number: 42-0191090

SERFF Tracking Number: *AEGB-125661447* *State:* *Arkansas*
Filing Company: *Life Investors Insurance Company of America* *State Tracking Number:* *39126*
Company Tracking Number: *CR10 0807*
TOI: *L04I Individual Life - Term* *Sub-TOI:* *L04I.500 Other*
Product Name: *CR10 0807*
Project Name/Number: *Childrens Benefit Rider/CR10 0807*

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Life Investors Insurance Company of America	\$0.00	05/29/2008	

SERFF Tracking Number:	AEGB-125661447	State:	Arkansas
Filing Company:	Life Investors Insurance Company of America	State Tracking Number:	39126
Company Tracking Number:	CR10 0807		
TOI:	L041 Individual Life - Term	Sub-TOI:	L041.500 Other
Product Name:	CR10 0807		
Project Name/Number:	Childrens Benefit Rider/CR10 0807		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		06/11/2008	06/11/2008
Filing Notes			

Subject	Note Type	Created By	Created On	Date Submitted
Filing Fee	Note To Reviewer	Mara Carberry	06/05/2008	06/05/2008
Filing Fee	Note To Filer	Linda Bird	05/30/2008	05/30/2008
Filing Fee	Note To Reviewer	Mara Carberry	05/30/2008	05/30/2008

<i>SERFF Tracking Number:</i>	<i>AEGB-125661447</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Life Investors Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>39126</i>
<i>Company Tracking Number:</i>	<i>CR10 0807</i>		
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<i>Product Name:</i>	<i>CR10 0807</i>		
<i>Project Name/Number:</i>	<i>Childrens Benefit Rider/CR10 0807</i>		

Disposition

Disposition Date: 06/11/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	AEGB-125661447	State:	Arkansas
Filing Company:	Life Investors Insurance Company of America	State Tracking Number:	39126
Company Tracking Number:	CR10 0807		
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Product Name:	CR10 0807		
Project Name/Number:	Childrens Benefit Rider/CR10 0807		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Form	Children's Benefit Rider		Yes

SERFF Tracking Number: AEGB-125661447 State: Arkansas
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TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other
Product Name: CR10 0807
Project Name/Number: Childrens Benefit Rider/CR10 0807

Note To Reviewer

Created By:

Mara Carberry on 06/05/2008 02:08 PM

Subject:

Filing Fee

Comments:

Hello-

I have placed a check in the mail today for the filing fee of \$20. Please let me know if you need anything additional.

Thanks!

<i>SERFF Tracking Number:</i>	<i>AEGB-125661447</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>CR10 0807</i>		
<i>Project Name/Number:</i>	<i>Childrens Benefit Rider/CR10 0807</i>		

Note To Filer

Created By:

Linda Bird on 05/30/2008 01:20 PM

Subject:

Filing Fee

Comments:

The filing fee for this Informational Filing will be \$20.00.

SERFF Tracking Number: *AEGB-125661447* *State:* *Arkansas*
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TOI: *L04I Individual Life - Term* *Sub-TOI:* *L04I.500 Other*
Product Name: *CR10 0807*
Project Name/Number: *Childrens Benefit Rider/CR10 0807*

Note To Reviewer

Created By:

Mara Carberry on 05/30/2008 09:31 AM

Subject:

Filing Fee

Comments:

Thank you for your attention to this informational filing. We would like to submit the correct fee amount for an informational filing. Will the fee be \$50.00, the same as a regular filing?

Thank you,

Mara Carberry

319-355-3497

mcarberry@aegonusa.com

SERFF Tracking Number: AEGB-125661447 State: Arkansas

Filing Company: Life Investors Insurance Company of America State Tracking Number: 39126

Company Tracking Number: CR10 0807

TOI: L041 Individual Life - Term Sub-TOI: L041.500 Other

Product Name: CR10 0807

Project Name/Number: Childrens Benefit Rider/CR10 0807

Form Schedule

Lead Form Number: CR10 0807

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	CR10 0807	Policy/Cont	Children's Benefit ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Other	Other Explanation: Informational	51	CR10 0807 LIICA info. filing.pdf



LIFE INVESTORS INSURANCE COMPANY OF AMERICA

A Stock Company

Home Office located at: Cedar Rapids, Iowa

Administrative Office located at: 4333 Edgewood Road N.E., Cedar Rapids, Iowa 52499
(Hereafter called the Company, we, our or us) (319) 355-8511

CHILDREN'S BENEFIT RIDER

This extra benefit rider provides term insurance on each Insured Child named in the application for the Policy as further described below.

INSURED - The Insured is the person named on the Policy Specification Page of the Policy.

INSURED CHILD - An Insured Child is a child, stepchild, or legally adopted child of the Insured on the date of the application, who is:

1. Named in the application for this Rider, unless specifically excluded; and
2. At least fifteen (15) days old and under eighteen (18) years old on the date of the application.

To become an Insured Child after the date of the original application, a new application must be completed to add the new child as an Insured Child and the child must:

1. Be legally adopted, become a stepchild, or be born to the Insured; and
2. Be at least fifteen (15) days old and under eighteen (18) years old on the date of the application to add a new Insured Child; and
3. Provide evidence of insurability if the child is a stepchild of the Insured; and
4. Provide evidence of insurability, if at the time of application for this Rider that child was specifically excluded.

Prior to termination, we agree to pay the amount of insurance provided by this Rider to the Beneficiary when we receive due proof of the death of an Insured Child on or before the Expiry Date of this Rider.

EXPIRY DATE - The Expiry Date of this Rider for each Insured Child is the Policy Anniversary next following such Insured Child's 25th birthday.

AMOUNT OF INSURANCE - We will pay a death benefit to the Beneficiary upon our receipt of due proof of the death of any Insured Child. The amount of death benefit with respect to each Insured Child is shown on the Policy Specification Page. After one (1) year from the effective date of this Rider, the Insured, upon completion of a new application, may increase the death benefit of this Rider. Any increase will be subject to our underwriting requirements as well as the Incontestability provision of this Rider and the Policy.

OWNER - During the lifetime of the Insured, the Insured is the Owner of this Rider. After the Insured's death, the Owner with respect to the term insurance on the life of the Insured Child shall be such Insured Child unless the Insured Child is a minor as defined under the laws of the Insured Child's state of residence at the time of the Insured's death. If the Insured Child is a minor at the time of the Insured's death, ownership will pass to the Insured's estate for disposition.

BENEFICIARY - The Beneficiary of this Rider shall be the Insured under the Policy. If the Insured dies before the Insured Child, the Beneficiary shall be the estate of the Insured Child.

THE POLICY - In this Rider, Policy means the policy to which you have requested that this Rider be attached. This Rider is issued in consideration of the application and the Initial Premium as provided in the Policy. The Rider Specified Amount, the Age to which premium is payable, and the Monthly Deduction for this Rider are shown on the Policy Specification Page.

This Rider is a part of the Policy. It is subject to all the terms of this Rider and the Policy. This Rider has no Cash Value.

EFFECTIVE DATE - This Rider becomes effective on the same date as the Policy Date unless we inform you in writing of a different date.

SUICIDE - If the Insured child dies by suicide or intentionally self-inflicted injury, while sane or insane, within two (2) years after the effective date of this Rider, our liability for this Rider shall be limited to an amount equal to the total Monthly Charge for coverage under this Rider.

INCONTESTABILITY - This Rider is subject to the Incontestability provisions of the Policy. However, the contestable period shall, as far as this Rider is concerned, be measured from the date coverage or any increase in coverage takes effect for an Insured Child under this Rider.

TERMINATION - The term insurance on an Insured Child shall terminate on the earliest of the following dates:

1. The Expiry Date of this Rider.
2. The date this Rider or Policy lapses for failure to pay a premium.
3. The date the Policy becomes paid-up or otherwise terminates.
4. The date a nonforfeiture option under the Policy, if any, becomes effective.
5. The Policy Anniversary following the date of marriage for that Insured Child.
6. The Policy Anniversary following that Insured Child's 25th birthday.
7. The date you terminate this Rider by written request.

Our deduction of a Monthly Charge for any period after the date of termination of this Rider shall create no liability for us, nor will it constitute a waiver of the termination. Any Monthly Charge which has been deducted by us will be refunded.

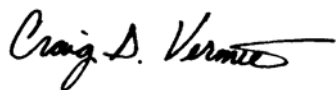
Termination will not affect any claim which occurred prior to termination.

This Rider will terminate thirty-one (31) days after the death of the Insured and a separate policy will be offered to each Insured Child. Each policy offered will be for an amount equal to the Rider Specified Amount.

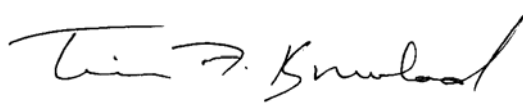
CONVERSION - When the insurance on the life of an Insured Child terminates for any reason provided above, except for lapse of Rider, while the Policy continues in force other than as paid-up or extended term insurance, that Insured Child has the option to convert to an individual policy. Such insurance may be converted at the Insured Child's attained Age to any permanent plan of life insurance then being offered by us for conversion, for the then current rates and limits, without further evidence of insurability in accordance with the following:

1. Proper written application for the new Policy, accompanied by the first premium, must be made to us at our administrative office within thirty-one (31) days after such termination.
2. The policy date of the new Policy shall be the date such application is made and the premium is paid.
3. The amount of insurance on any Insured Child under the new Policy may be increased up to the lesser of:
 - a) five (5) times the Rider Specified Amount at the termination date; or
 - b) \$50,000.
4. The new Policy shall not provide for benefits in event of total disability or for any accidental death benefit unless at the time of conversion the life to be insured submits evidence of insurability which is satisfactory to us.

Signed for us at our home office.



SECRETARY



PRESIDENT

<i>SERFF Tracking Number:</i>	<i>AEGB-125661447</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Life Investors Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>39126</i>
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Rate Information

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>AEGB-125661447</i>	<i>State:</i>	<i>Arkansas</i>
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Supporting Document Schedules

Satisfied -Name:	Cover Letter	Review Status:	05/21/2008
Comments:			
Attachment:			
LIICA Cover Letter.pdf			

May 19, 2008

Life Investors Insurance
Company of America
4333 Edgewood Road NE
Cedar Rapids, Iowa 52499

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201

Attn.: Policy Examination Division (Individual Life)

RE: **LIFE INVESTORS INSURANCE COMPANY OF AMERICA**
Form Number: CR10 0807 – Children's Benefit Rider

NAIC #468-64130

INFORMATIONAL FILING

Dear Sir/Madam:

Your department approved the above-referenced form on September 12, 2007. We have discovered an error. The following text was inadvertently left off page 1 of the submitted rider form:

BENEFICIARY - The Beneficiary of this Rider shall be the Insured under the Policy.
If the Insured dies before the Insured Child, the Beneficiary shall be the estate of
the Insured Child.

We are attaching a sample of the revised rider form for your records. This rider form will replace the form that was provided in the initial filing. This is an informational filing only and we certify that there have been no other changes made to the rider form and that no riders have been issued to date.

We appreciate your assistance with this matter.

Sincerely,

LIFE INVESTORS INSURANCE COMPANY OF AMERICA



Mara Carberry
Policy Analyst
Contract Development
(319) 355-3497 (collect)
Fax #: (319) 369-2501
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